

Information to identify the case:

Debtor 1	Joseph S. Spera	Social Security number or ITIN xxx-xx-2093
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Christine L. Spera	Social Security number or ITIN xxx-xx-2963
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 12-24893-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Joseph S. Spera
aka Joseph S. Spera Jr.

Christine L. Spera
aka Christine L. Donahue

11/16/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Joseph S. Spera
Christine L. Spera
Debtors

Case No. 12-24893-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 48

Date Rcvd: Nov 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 18, 2017.

db/jdb +Joseph S. Spera, Christine L. Spera, 44 Fairmount Drive, Glassboro, NJ 08028-1326
cr +Bank of America, N.A., S/B/M/T BAC Home Loans Serv, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
cr +Bank of America, N.A., as successor by merger to B, Phelan Hallinan & Schmieg, PC,
400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
513122133 Atlantic Credit & Finance Inc., Attn: John P. Frye, PC, PO Box 13665,
Roanoke, VA 24036-3665
513122135 +Brightwater Capital, LLC, 850 Concourse Parkway South, Suite 120, Maitland, FL 32751-6144
513409584 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
513122138 +CitiFinancial Services, Inc., 3501 Route 42, Turnersville, NJ 08012-1752
513365129 CitiFinancial, Inc, P.O. Box 6042, Sioux Fall, SD 57117-6042
513122139 +Comcast Gloucester NJ Srvc, Attn: Eastern Acct System CT, PO Box 837,
Newtown, CT 06470-0837
513122142 Financial Recoveries, PO Box 1388, Mt. Laurel, NJ 08054-7388
513122145 H.S.A. - Fannie Mae Home Saver, Attn: Strategic Recovery Group, PO Box 52238,
Idaho Falls, ID 83405-2238
513122147 HSBC Card Svcs/Orchard Bank, PO Box 80084, Salinas, CA 93912-0084
513122148 +Kennedy Health Systems, PO Box 48023, Newark, NJ 07101-4823
513122149 +LVNV Funding, LLC, 625 Pilot Road, Suite 3, Las Vegas, NV 89119-4485
513122150 +Malcolm S. Gerald & Associates, 332 S. Michigan Avenue, Suite 600, Chicago, IL 60604-4318
513122151 +Northland Group, Inc., PO Box 390905, Minneapolis, MN 55439-0905
513122152 Northstar Location Services, 4285 Genesee Street, Cheektowaga, NY 14225-1943
513122153 +Progressive Insurance, Attn: NCO Financial Systems, 507 Prudential Road,
Horsham, PA 19044-2308
513122155 Security Credit Service, Attn: Nudelman Klemm & Golub, 425 Eagle Rock Ave Ste 403,
Roseland, NJ 07068-1717
513122156 The CBE Group, Inc., PO Box 2547, Waterloo, IA 50704-2547
513285550 +Vantium Capital, Inc., 7880 Bent Branch Dr., Suite 150, Irving, TX 75063-6045
513122157 +Washington Twp Dental Assoc, 474 Hurffville-Crosskeys Road, #1A, Sewell, NJ 08080-2325

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 16 2017 22:40:51 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 16 2017 22:40:49 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
cr E-mail/Text: bankruptcy.bnc@ditech.com Nov 16 2017 22:40:38
Ditech Financial LLC f/k/a Green Tree Service, LLC, PO Box 6154,
Rapid City, SD 57709-6154
cr +E-mail/Text: bankruptcy.bnc@ditech.com Nov 16 2017 22:40:38
Green Tree Servicing LLC, as authorized servicer f, PO Box 6154, Rapid City, SD 57709-6154
513122132 +EDI: ARSN.COM Nov 16 2017 22:28:00 ARS, Dept. #5996, PO Box 1259, Oaks, PA 19456-1259
513263866 EDI: AIS.COM Nov 16 2017 22:28:00 American InfoSource LP as agent for,
InSolve Recovery, LLC, PO Box 269093, Oklahoma City, OK 73126-9093
513274130 +EDI: ATLASACQU.COM Nov 16 2017 22:28:00 Atlas Acquisitions LLC, 294 Union St.,
Hackensack, NJ 07601-4303
513435900 +EDI: OPHSUBSID.COM Nov 16 2017 22:28:00 Azurea I, LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
513186002 EDI: BANKAMER2.COM Nov 16 2017 22:28:00 FIA CARD SERVICES, N.A., PO Box 15102,
Wilmington, DE 19886-5102
513122134 EDI: BANKAMER.COM Nov 16 2017 22:28:00 Bank of America Home Loans, PO Box 5170,
Simi Valley, CA 93062-5170
513435817 +EDI: BANKAMER.COM Nov 16 2017 22:28:00 Bank of America, N.A., 7105 Corporate Drive,
Mailstop PTX-C-35, Plano, TX 75024-4100
513213156 +E-mail/Text: bankruptcy@cavps.com Nov 16 2017 22:41:02 Cavalry Portfolio Services,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2322
513122136 +EDI: CHASE.COM Nov 16 2017 22:28:00 Chase Bank USA, PO Box 15298,
Wilmington, DE 19850-5298
513122137 +EDI: CITICORP.COM Nov 16 2017 22:28:00 CitiBank. N.A./Zales Gordons, PO Box 6500,
Sioux Falls, SD 57117-6500
517014538 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 16 2017 22:40:38
Ditech Financial LLC fka Green Tree Servicing, LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154, Ditech Financial LLC fka Green Tree Serv,
LLC 57709-6154
517014537 E-mail/Text: bankruptcy.bnc@ditech.com Nov 16 2017 22:40:38
Ditech Financial LLC fka Green Tree Servicing, LLC, P.O. Box 6154,
Rapid City, South Dakota 57709-6154
513122141 EDI: BANKAMER.COM Nov 16 2017 22:28:00 FIA Card Services/Bank of Amer, PO Box 15026,
Wilmington, DE 19850-5026
513122143 +E-mail/Text: fggbanko@fgny.com Nov 16 2017 22:40:21 Forster, Garbus & Garbus,
7 Banta Place, Hackensack, NJ 07601-5604
514019948 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 16 2017 22:40:38 Green Tree Servicing, LLC,
PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 48

Date Rcvd: Nov 16, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

513122146 +EDI: HFC.COM Nov 16 2017 22:28:00 HSBC Bank Nevada, N.A., PO Box 5253, Carol Stream, IL 60197-5253
513315516 EDI: BL-BECKET.COM Nov 16 2017 22:28:00 Main Street Acquisition Corp assignee of CHASE, BANK USA N A, c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701
513572746 EDI: AIS.COM Nov 16 2017 22:28:00 Midland Funding LLC, by American InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457
513881506 +EDI: PRA.COM Nov 16 2017 22:28:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541, PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
513881505 +EDI: PRA.COM Nov 16 2017 22:28:00 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
513181525 EDI: RECOVERYCORP.COM Nov 16 2017 22:28:00 Portfolio Investments II LLC, c/o Recovery Management Systems Corporat, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
513202056 EDI: RECOVERYCORP.COM Nov 16 2017 22:28:00 Portfolio Investments II LLC, c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

514019949 Green Tree Servicing, LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone number: 888-298-7785, Green Tree Servicing, LLC, PO BOX 0049
513277639* +Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601-4303
513122140 ##+Dyck Oneal Incl, 15301 Spectrum Drive, Addison, TX 75001-6436
513122144 ##+Frederick J. Hanna & Associate, 1427 Roswell Road, Marietta, GA 30062-3668
513122154 ##+Schiff & Schiff, PO Box 1000, 211 Monmouth Road, West Long Branch, NJ 07764-1032
TOTALS: 1, * 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 18, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 16, 2017 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor Bank of America, N.A., as successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP nj.bkecf@fedphe.com
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com
Jennifer R. Gorchow on behalf of Creditor Bank of America, N.A., S/B/M/T BAC Home Loans Servicing, L.P. nj.bkecf@fedphe.com
Joseph J. Slachetka on behalf of Debtor Joseph S. Spera jslachetka@hoffmandimuzio.com, lmcevoy@hoffmandimuzio.com;rshoffman@hoffmandimuzio.com
Joseph J. Slachetka on behalf of Joint Debtor Christine L. Spera jslachetka@hoffmandimuzio.com, lmcevoy@hoffmandimuzio.com;rshoffman@hoffmandimuzio.com
Robert P. Saltzman on behalf of Creditor Green Tree Servicing LLC, as authorized servicer for Fannie Mae, as owner and holder of account/contract originated by Homebridge Mortgage Bankers Corp. dnj@pbslaw.org
Robert P. Saltzman on behalf of Creditor Ditech Financial LLC f/k/a Green Tree Service, LLC dnj@pbslaw.org
TOTAL: 10